

EXHIBIT 42

In the Matter Of:
HERNANDEZ vs WELLS FARGO

18-cv-07354-WHA

DEBORA M. GRANJA

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VOLUME I



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1 damage at that time caused by Wells Fargo? 01:49:29

2 A Not that I can recall at this moment. 01:49:39

3 Q Okay. I'd like to talk about the period 01:49:41

4 of time after the foreclosure. Can you tell me what 01:49:43

5 harm you faced during that time? 01:49:47

6 A After the foreclosure of what date 01:49:51

7 specifically? 01:49:54

8 Q I think you said the foreclosure was in 01:49:54

9 2012? 01:49:57

10 A That was my understanding at the time -- 01:49:58

11 Q Okay. 01:50:00

12 A -- 2012. 01:50:00

13 Q Okay. 01:50:02

14 A And, I'm sorry, could you please rephrase 01:50:03

15 the question. 01:50:04

16 Q So, I'm just trying to get a sense of the 01:50:05

17 damages that you feel, you know, you were facing 01:50:07

18 during certain periods of time. 01:50:10

19 A Mm-hm. 01:50:12

20 Q And so I'm trying to compare damages from 01:50:14

21 before the foreclosure with after the foreclosure, 01:50:17

22 and I'd like it if you could walk me through, after 01:50:19

23 the foreclosure, what types of harm you were facing. 01:50:24

24 So, I guess, my question is, Could you 01:50:28

25 talk about the harm you were facing following the 01:50:31

1 foreclosure of your property? 01:50:34

2 A The one that was the most significant was 01:50:38

3 losing my home. 01:50:40

4 Q Yes. 01:50:42

5 A I've already talked about that. 01:50:43

6 Q Okay. 01:50:45

7 A Would you like me to go into that again? 01:50:45

8 Q What I'd like to know is where you ended 01:50:48

9 up moving -- 01:50:51

10 A Okay. 01:50:52

11 Q -- after. 01:50:52

12 A Well, in addition to losing our home is 01:50:57

13 the impact that it had on my daughters and on me 01:50:59

14 emotionally. I lost my home, and, therefore, I lost 01:51:02

15 financial aid, affected me because I lost my tax 01:51:07

16 write-off from my home. It affectedly my credit 01:51:12

17 store, which had been stellar prior to that time. I 01:51:16

18 had to pay for moving and storage costs. I ended up 01:51:19

19 moving to Alameda, California, following Brentwood, 01:51:25

20 when I left Brentwood. That was the question you 01:51:29

21 had. 01:51:33

22 Q Okay. Can you tell me about -- you 01:51:33

23 mentioned the impact emotionally on your daughters. 01:51:39

24 Can you expand upon that? 01:51:43

25 A Yes. 01:51:47

1 that.

2 Q Okay. Skip forward and go through, like,
3 a series of questions quickly, and then we'll take a
4 break, probably our last break, if that's okay.
5 Push on. All right.

6 I think you mentioned earlier that you
7 know this case is a class action; is that correct?

8 A Correct.

9 Q What does that mean to you?

10 A It means that I am not the only one that
11 was damaged as a result of Wells Fargo's actions.

12 Q Okay. Have you ever been a class
13 representative for a class action before?

14 A No.

15 Q How would you describe your duties as a
16 class representative?

17 A I am to maintain contact with my attorneys
18 in the matter. I am to produce all documents in
19 evidence that I'm able to in this matter. I am to
20 proceed with the best interest of all of the parties
21 involved, with their interest above and beyond my
22 individual interest.

23 Q Okay. Is that, generally speaking, what
24 you understand your duties to be?

25 A That's generally speaking.

1 Q Okay. How do those differ -- or those 05:19:05
2 duties differ from those of an individual plaintiff 05:19:10
3 in a nonclass action? 05:19:12
4 A If it were only me? 05:19:15
5 Q Yes. 05:19:16
6 A I would be the only individual being 05:19:21
7 represented by my attorneys. It would be my -- my 05:19:23
8 interest only that would come before anybody else's. 05:19:28
9 Q Okay. Do you know the classes of 05:19:36
10 individuals that you represent in this action? 05:19:38
11 A I don't know what that means. 05:19:41
12 Q Do you know -- strike that. 05:19:45
13 Do you know what duties you have to the 05:19:52
14 other class members? 05:20:01
15 A To represent them as well as myself. 05:20:04
16 Q Do you know what your compensation will be 05:20:10
17 at the end of the day, if this is successful? 05:20:13
18 A I have no idea. 05:20:15
19 Q I think you said this earlier, but you 05:20:22
20 first approached Gibbs to represent you, correct? 05:20:23
21 A Correct. 05:20:28
22 Q Okay. And I think you first learned of 05:20:31
23 them through the letter, correct? 05:20:35
24 A Through the letter from Wells Fargo? 05:20:38
25 Q Yes. 05:20:40

1 A Yes. 05:20:40

2 Q What do you hope to get out of this 05:20:47
3 lawsuit? 05:20:49

4 A Justice. 05:20:53

5 Q Anything else? 05:20:57

6 A Compensation for myself and for everyone 05:20:59
7 else that was injured as result of Wells Fargo's 05:21:01
8 actions. 05:21:05

9 Q I think you mentioned this earlier, but 05:21:08
10 what has been your role in preparing for this case? 05:21:10

11 A What has been my role? 05:21:15

12 Q What actions have you taken in preparing 05:21:17
13 for this case? 05:21:19

14 A Oh. I've maintained contact with my 05:21:21
15 attorneys. I've reviewed any documents that were 05:21:27
16 provided to me by my attorneys. I've assisted in 05:21:31
17 the preparation of any responses. I've done 05:21:36
18 everything that I could to locate any documentation 05:21:44
19 or evidence regarding this case. 05:21:48

20 Q Okay. Approximately how many times have 05:21:54
21 you met with your attorneys in person related to 05:21:56
22 this case? 05:21:59

23 A Twice. 05:22:00

24 Q Okay. For how long? 05:22:01

25 A Yesterday approximately two hours. This 05:22:04

1 morning, I think I estimated four hours. Maybe it 05:22:09
2 was -- yeah, four hours. 05:22:13
3 Q Okay. And approximately how many times 05:22:15
4 have you spoken with them over the phone? 05:22:16
5 A Oh, I -- I have no idea. 05:22:18
6 Q Less than five. 05:22:23
7 A Probably more than five. 05:22:25
8 Q Approximately how much time would you say 05:22:28
9 you've spent talking with your attorneys about the 05:22:31
10 case, over the phone? 05:22:33
11 A I can't estimate that. I -- I'm not sure. 05:22:37
12 Q Would you say it's been over five hours? 05:22:41
13 A Yes. 05:22:44
14 Q Okay. Have you written any, like, letters 05:22:46
15 or e-mails to your attorneys about the case? 05:22:51
16 A Yes. 05:22:54
17 Q Approximately how many? 05:22:54
18 A Ooh. I'm going to roughly conservatively 05:23:04
19 estimate maybe 20-plus. 05:23:08
20 Q Approximately how much time do you think 05:23:15
21 you've spent, like, writing those e-mails or 05:23:17
22 back-and-forth correspondence? 05:23:19
23 A In just the e-mails, not the phone calls. 05:23:28
24 Q Correct. 05:23:31
25 A Does that include prep time for the 05:23:31

1 e-mails? 05:23:33

2 Q Sure. Yes. 05:23:33

3 A Oh. I'm estimating easily more than 40 05:23:35

4 hours. 05:23:52

5 Q Okay. Who are the other named plaintiffs 05:23:53

6 in the case, do you know? 05:24:01

7 A I don't know. 05:24:02

8 Q Okay. Have you ever met or spoken with 05:24:03

9 any of them? 05:24:05

10 A No. 05:24:06

11 Q So just adding up what you've told me 05:24:13

12 about only the contact you've had with your 05:24:16

13 attorneys, it seems like you had about six hours of 05:24:18

14 meetings in person, over five hours -- or five hours 05:24:19

15 meeting via the phone, so that would be 11, plus 05:24:23

16 more than 40 hours with e-mails. So a total of 05:24:28

17 about 50 -- over 50 hours that you've dedicated just 05:24:31

18 alone to speaking with your attorneys in the case. 05:24:35

19 Does that sound right? 05:24:38

20 A I'd say that's minimally that. 05:24:40

21 Q Okay. How much time do you anticipate 05:24:42

22 spending on the case in the next year? 05:24:44

23 A As much as needed. 05:24:47

24 Q Okay. Who makes the decisions regarding 05:24:48

25 the case against Wells Fargo: you or your 05:24:56

1 would be shared with any person or entity that's not 05:35:45
2 part of the firm? 05:35:49

3 A No. And could I qualify all of those 05:35:49
4 answers as saying, if there was anything that was 05:35:52
5 agreed upon, I don't remember any of that. 05:35:55

6 Q Okay. Do you have an engagement letter 05:35:57
7 from the law firm? 05:36:00

8 A My guess is yes. 05:36:03

9 Q Okay. But you don't recall the details. 05:36:04

10 A Correct. 05:36:06

11 Q Okay. Are you related to any -- or -- or 05:36:07
12 friends with any of the attorneys representing you 05:36:18
13 in this suit? 05:36:20

14 A Not that I know of as far as related to 05:36:22
15 and, no, not friends with. 05:36:24

16 Q Okay. You said before that you provided 05:36:27
17 them with documents related to the allegations in 05:36:34
18 the lawsuit; is that correct? 05:36:38

19 A Correct. 05:36:39

20 Q Have they also provided you with documents 05:36:39
21 regarding this lawsuit? 05:36:42

22 A Yes. 05:36:43

23 Q Okay. Okay. We are very close to done. 05:36:44

24 What did you do to collect documents for 05:36:53
25 this matter? 05:36:55

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1 A No. 05:38:17

2 Q Okay. Are there any documents related to 05:38:18
3 the case that you have not yet provided to your 05:38:20
4 attorney? 05:38:23

5 A No. Not that I'm aware of at all. 05:38:23

6 Q Okay. What does Bart Sloan know about the 05:38:25
7 case? 05:38:31

8 A Bart Sloan was a friend and confidant at 05:38:33
9 the time that I was going through the 2012 05:38:41
10 bankruptcy/foreclosure and through the period until 05:38:44
11 I left the area. He was a coworker that I commuted 05:38:50
12 with. 05:39:01

13 Q Okay. And what about Susan Knight? 05:39:01

14 A What does she know about? 05:39:03

15 Q The case. 05:39:06

16 A The case. 05:39:07

17 Q Well, does she know about the issues 05:39:08
18 underlying the case? 05:39:11

19 A She would be aware of the difficulties I 05:39:12
20 was having, at the time, in getting a modification, 05:39:16
21 and that I went through a bankruptcy and foreclosure 05:39:20
22 as a result. 05:39:26

23 Q Okay. We're going to take a quick break, 05:39:31
24 and then we'll resume and cover any bases we need to 05:39:35
25 cover to finish up. 05:39:38

CERTIFICATE OF REPORTER

I, Quyen N. Do, CSR No. 12447, a Certified Shorthand Reporter, hereby certify that the witness in the foregoing deposition was, by me, duly sworn to tell the truth, the whole truth, and nothing but the truth in the within-entitled cause;

That said deposition was taken down in shorthand by me, a disinterested person, at the time and place therein stated, and that the testimony of the said witness was thereafter reduced to typewriting, by computer, under my direction and supervision;

That before completion of the deposition, review of the transcript [] was [X] was not requested. If requested, any changes made by the deponent (and provided to the reporter) during the period allowed are appended hereto.

I further certify that I am not of counsel or attorney for either or any of the parties to the said deposition, nor in any way interested in the event of this cause, and that I am not related to any of the parties thereto.

Dated: July 5, 2019

Quyen N. Do
CSR No. 12447